

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Offices of Nona L. Ostrove, LLC
1000 White Horse Road, Suite 703
Voorhees, NJ 08043
856-566-4200; 856-566-4203 (Fax)
Attorneys for Debtor
By: Nona L. Ostrove, Esq. NO2942

In Re:

Ernest C. Young

Case No.: 17-23830

Judge: JNP

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Colonial Savings, F.A., creditor,

A hearing has been scheduled for August 13, 2019, at 10:00 am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I fell behind on my payments anticipating receipt of monies from a personal injury settlement. I propose to cure the post-petition arrears by rolling the payments into the current plan. The trustee is holding \$32,154.45 from the proceeds of the personal injury settlement, a sum sufficient to pay off the balance of claims under the plan and the post-petition arrears owed to Colonial.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 08/03/2019

/s/Ernest C. Young
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.